(c) whether the above scheme is a part of the target set for providing employment by the Khadi and Village Industries Commission; and

(d) if so, the details of funds sanctioned under this scheme, as on date, State-wise?

THE MINISTER OF AGRO AND RURAL INDUSTRIES (SHRI MAHAVIR PRASAD): (a) to (c) The Government has been implementing the Rural Employment Generation Programme (REGP) through the Khadi and Village Industries Commission (KVIC) to help eligible entrepreneurs set up village industry units and create employment opportunities in villages and small towns with population upto 20,000, throughout the country. Under this Programme, entrepreneurs can establish village industries by availing of margin money assistance from KVIC and loans from public sector/scheduled commercial banks, selected regional rural banks, cooperative banks, etc., for projects with a maximum cost of Rs. 25 lakh.

A target of assisting establishment of 31,760 village industry units in the country, including backward Districts, and thereby help generate 5.90 lakh additional employment opportunities, has been set for 2006-07.

(d) REGP is a Central sector scheme and the budget allocations under the scheme are made to the KVIC and not to the States. Details of margin money (MM) assistance provided by the Government through the KVIC for setting up village industry projects under REGP during 2002-03, 2003-04 and 2004-05 are as follows:

Sl.No.	Year	MM assistance (Rs. lakh)
1.	2002-03	19,371.26
2.	2003-04	26,574.46
3.	2004-05	29,329.95

Loans under PMRY

2285. SHRI RAMDAS AGARWAL: Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) the number of cases sponsored by various State Governments for bank loans under Pradhan Mantri Rozgar Yojana (PMRY) and allied schemes during the last three years;

(b) the number of cases finalized for sanction of bank loans and the number of cases in which disbursements made during the same period, State-wise, till date;

(c) whether the loan taken under PMRY is not refunded by the people and the amount reportedly utilized for other purposes; and

(d) if so, the facts thereof and the action taken by Government thereon?

THE MINISTER OF AGRO AND RURAL INDUSTRIES (SHRI MAHAVIR PRASAD): (a) and (b) State-wise details of number of cases sponsored by various State Governments for bank loans under Prime Minister's Rozgar Yojana (PMRY), number of cases sanctioned loans and number of cases disbursed loans by banks in each of the last three years are given in Statement-I (*See* below). The Government (Ministry of Agro and Rural Industries) is also implementing the Rural Employment Generation Programme (REGP), a credit-linked subsidy programme, through the Khadi and Village Industries Commission (KVIC), throughout the country to assist eligible applicants in setting up labour-intensive industries in rural areas and small towns with population up to 20,000 to help generate additional employment. Under this programme, entrepreneurs, including unemployed youth can establish village industries, including agro and rural industries, by availing of margin money assistance from KVIC and loans from any public sector scheduled commercial bank for projects with a maximum cost of Rs. 25 lakh. The State-wise details of projects set up under REGP with assistance from banks are given in Statement-II (*See* below).

(c) The recovery of loans under PMRY has been about 36 per cent. The reasons for low recovery appear to include units becoming financially non-viable, under financing of projects by banks delay by State Governments in providing power connections and other statutory clearances.

(d) State/UTs have been requested to notify the loan overdues under PMRY as revenue dues under the Public Debt Recovery Act. Joint drives are undertaken by the banks along with officers of the District Industries Centres concerned to file First Information Reports (FIRs) against misutilisation of loan and also against wilful defaulters under PMRY. Additional funds are allocated to States where loan recovery performance is better while States with recovery below 30 per cent are allocated reduced financial assistance.

Statement-I

Details of number of cases sponsored by the various State Governments and number of cases finalised for sanction of banks loans and the number of cases actually disbursed by the banks under the Prime Minister's Rozgar Yojana during the last three years

Sl. No.	State/Union Territories	Year 2003-04			Year 2004-05			Year 2005-06*		
		No. of appl. sponsored by State Govt.	No. of applications Sanctioned by banks	Disbursed by banks	No. of appl. sponsored by State Govt.	No. of applications Sanctioned by banks	Disbursed by banks	No. of appl. sponsored by State Govt.	No. of applications Sanctioned by banks	Disbursed by banks
1	2	3	4	5	6	7	8	9	10	11
1.	Haryana	14912	8387	7277	14880	9260	7725	16630	10536	9057
2.	Himachal Pradesh	4177	3028	2862	4393	3117	2977	4082	3034	2847
3.	Jammu & Kashmir	1890	792	656	1732	747	634	1190	590	398
4.	Punjab	13307	8405	7558	13770	9345	8426	13244	8901	7531
5.	Rajasthan	28480	15654	12769	29924	16984	13464	28745	16906	13316
6.	Chandigarh	150	99	68	444	275	193	412	263	81
7.	Delhi	3542	1108	904	2468	852	715	2294	764	603
8.	Assam	13293	7501	5844	15590	11003	8263	13581	7212	3953
9.	Manipur	812	595	520	967	500	434	606	394	284
10.	Meghalaya	529	453	403	765	600	568	918	607	487
11.	Nagaland	581	68	53	1054	897	105	2291	2262	1274
12.	Tripura	5100	2494	2043	3097	2165	1786	3880	2339	1901
13.	Arunachal Pradesh	740	685	668	536	452	449	989	441	241

14.	Mizoram	801	788	775	266	144	144	818	485	349
15.	Sikkim	89	31	30	75	37	32	70	31	28
16.	Bihar	17247	11370	9860	16025	11577	10287	20256	13849	10947
17.	Jharkhand	8936	5498	4774	9164	5654	4886	9049	5437	4390
18.	Orissa	19576	11652	8779	27303	16060	11534	26409	15661	11519
19.	West Bengal	8757	3662	2822	9118	4647	3790	9282	5088	3933
20.	Andaman & Nicobar	297	189	182	305	150	142	317	188	94
21.	Madhya Pradesh	46774	26081	19748	50628	27708	21626	50759	28744	18627
22.	Chhattisgarh	7926	3918	3275	8199	4333	3837	7312	4383	3119
23.	Uttar Pradesh	74471	44842	40481	73931	47136	41705	66264	43307	37586
24.	Uttaranchal	8969	5636	5361	8811	6276	5928	11398	7742	7154
25.	Gujarat	12146	7249	6755	11071	7015	6441	11801	6854	6315
26.	Maharashtra	41278	21116	17230	47176	26970	22153	44200	27811	22812
27.	Daman & Diu	5	3	3	25	22	22	25	14	14
28.	Goa	220	125	116	77	53	44	81	52	40
29.	Dadra & Nagar Haveli	0	0	0	9	5	4	53	30	24
30.	Andhra Pradesh	24703	23291	17729	29443	18301	15960	39190	25661	16050
31.	Karnataka	24778	15317	11929	30400	17908	14680	33412	19808	13623
32.	Kerala	25100	17991	14024	31625	22587	17784	33643	25594	18608
33.	Tamil Nadu	23223	14536	12736	33463	20788	16758	34767	21882	18375
34.	Lakshadweep	31	17	17	17	12	4	6	5	5
35.	Pondicherry	553	362	294	664	395	351	733	373	311
	NOT SPECIFIED	3266	1216	897	3377	1246	1033	3412	1799	1397
	ALL INDIA :	436679	264012	219444	480792	295221	244884	492119	309047	237293

Source : RBI data

* P Provisional

Statement-II

State-wise details of units set up under the REGP during 2002-03, 2003-04 and 2004-05

Sl. No.	State/Union Territory	Number of units set up		
		2002-03	2003-04	2004-05
1	2	3	4	5
1.	Chandigarh	1	8	8
2.	Dadra and Nagar Haveli	5	2	0
3.	Delhi	9	7	9
4.	Haryana	677	923	1140
5.	Himachal Pradesh	423	414	469
6.	Jammu & Kashmir	105	775	922
7.	Punjab	1358	882	864
8.	Rajasthan	3036	2496	1537
9.	Andaman and Nicobar Islands	196	58	6
10.	Bihar	229	88	254
11.	Jharkhand	298	323	240
12.	Orissa	668	1031	991
13.	West Bengal	2459	3348	2584
14.	Arunachal Pradesh	30	32	43
15.	Assam	559	1223	1658
16.	Manipur	79	36	102
17.	Meghalaya	153	210	146
18.	Mizoram	143	33	162
19.	Nagaland	64	61	151
20.	Tripura	141	244	233
21.	Sikkim	16	113	139
22.	Andhra Pradesh	1818	1097	1988
23.	Karnataka	1411	1422	934
24.	Kerala	789	2046	914

1	2	3	4	5
25.	Lakshadweep	0	9	0
26.	Pondicherry	3	47	7
27.	Tamil Nadu	764	1568	925
28.	Goa	244	126	138
29.	Gujarat	126	290	376
30.	Maharashtra	2249	857	1773
31.	Chhattisgarh	216	697	656
32.	Madhya Pradesh	703	1041	1361
33.	Uttaranchal	375	1106	513
34.	Uttar Pradesh	1677	2134	2210
	TOTAL :	21024	24747	23453

2005-06: Date under compilation

Development of agro and rural industries

†2286. SHRI PYARELAL KHANDELWAL: Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) whether it is a fact that the improper development of agriculture based rural industries is one of the main reason of dejection among farmers;

(b) whether it is also a fact that the benefits of the efforts being made by Government in this regard are not reaching to the ordinary farmer;

(c) if not, the details of the efforts being made by Government alongwith the achievements made in this regard, State-wise; and

(d) the details of projects/schemes pending with Government in this regard, State-wise?

THE MINISTER OF AGRO AND RURAL INDUSTRIES (SHRI MAHAVIR PRASAD): (a) No, Sir.

†Original notice of the question was received in Hindi.